

EXHIBIT Q



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February 26, 2013

Robert Gacuta

3920 Dundee Rd
Northbrook, IL 60062

Loan Number: 7130563187
Property Address: 850 Keystone Circle, Northbrook, IL 60062
Analysis Date: 02/26/13

Dear Borrower(s):

**ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY
PROJECTIONS FOR THE YEAR**

This notice is being sent to you because Ocwen Loan Servicing, LLC has been notified that a proceeding under Chapter 13 of the Bankruptcy Code involving you was commenced on 8/26/09. This notice relates to your post-petition escrow payments and disbursements only.

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan. If you have filed for any other bankruptcy protection or received any other discharge under the U.S. Bankruptcy Code that applies to this property, this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Escrow Balance as of the date of Bankruptcy filing 8/26/09 : \$ -64,378.08
Escrow due for Disbursement in the month of Bankruptcy filing Aug 2009 : \$ 0.00
Amount to be part of the Proof Of Claim - Pre-petition Escrow due : \$ -64,378.08
Post Petition Escrow balance as of the date of Bankruptcy filing : \$

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Robert Gacuta 850 Keystone Circle
Northbrook, IL 60062

Loan Number	Total Shortage
7130563187	\$4,088.26
Total Amount Enclosed \$	

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

If you pay the escrow shortage amount of \$4,088.26,
your new monthly escrow payment will be adjusted accordingly.

BKFB

Note: Any tax and/or insurance falling due through the month in which bankruptcy has been filed would be considered as pre-petition escrow and added towards the pre-petition escrow arrearages. The pre-petition escrow arrearages would be reflected in the proof of claim document for a chapter 13 proceeding.

NMLS # 1852



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Description of Next Disbursement	Estimated Amount(s) of Next Disbursement
PMI	\$134.10
PMI	\$134.10
PMI	\$134.10
PMI	\$134.10
County Tax	\$3,003.82
FORCED Hazard Insurance	\$3,294.00
PMI	\$134.10
PMI	\$134.10
PMI	\$134.10
PMI	\$134.10
County Tax	\$2,540.36
PMI	\$134.10
PMI	\$134.10
Total Annual Disbursements	\$10,447.38
Target Escrow Payment	\$870.62 (1/12th of \$10,447.38)
Starting Escrow Balance Needed as of Apr 13	\$4,088.26

Actual Month	Actual Payments To Escrow	Actual Payments From Description	Actual Ending Balance
Apr-13	\$938.76	PMI (POLICY # 24908295)	\$804.66
May-13	\$938.76	PMI (POLICY # 24908295)	\$1,609.32
Jun-13	\$938.76	PMI (POLICY # 24908295)	\$2,413.98
Jul-13	\$938.76	PMI (POLICY # 24908295)	\$3,218.64
Aug-13	\$938.76	County Tax (PARCEL # 04101120550000)	\$1,153.58
		FORCED Hazard Insurance (POLICY # ALR07235399011)	\$-2,140.42
		PMI (POLICY # 24908295)	\$-2,274.52
Sep-13	\$938.76	PMI (POLICY # 24908295)	\$-1,469.86
Oct-13	\$938.76	PMI (POLICY # 24908295)	\$-665.20
Nov-13	\$938.76	PMI (POLICY # 24908295)	\$139.46
Dec-13	\$938.76	PMI (POLICY # 24908295)	\$944.12

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BKF.8

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Actual Month	Actual Payments To Escrow	Actual Payments From Escrow	Description	Actual Ending Balance
Jan-14	\$938.76	\$134.10	PMI (POLICY # 24908295)	\$1,748.78
Feb-14	\$938.76	\$2,540.36	County Tax (PARCEL # 04101120550000)	\$147.18
		\$134.10	PMI (POLICY # 24908295)	\$13.08
Mar-14	\$938.76	\$134.10	PMI (POLICY # 24908295)	\$817.74
TOTALS=	\$11,265.12	\$10,447.38		

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law allows additional funds to be held to prevent the escrow account from being overdrawn. This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year. Based on anticipated payments from your escrow account, which total \$8,838.18 for the year, the required cushion amount is \$1,473.04 (1/6th of \$8,838.18).

To avoid a shortage, your escrow balance should not fall below the cushion amount at any time during the coming escrow year.

According to the projections for the coming year, the expected escrow balance is \$4,088.26. This means you have a deficiency of \$0.00 and a shortage of \$4,088.26. Your total shortage for coming escrow period is anticipated to be \$4,088.26. In an effort to assist you, the total shortage has been spread over 60 monthly payments. This equals \$68.14 per month, which is the total anticipated shortage divided by 60. The shortage spread amount of \$68.14 will be added to the target escrow payment of \$870.62 calculated above, for total of \$938.76 that will be the amount to be paid each month into your escrow account.

Therefore, your first monthly mortgage payment for the coming escrow year, beginning with your payment due on 04/01/2013, will be \$2,864.65 (rounded) of which \$1,925.89 will be for principal and interest and \$938.76 will go into your escrow account. You may elect to send all or part of the above shortage to OCWEN at the address provided below. If you elect to pay the shortage your monthly payment will automatically be reduced.

Sincerely,

Ocwen Loan Servicing, LLC

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